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Official Form	1 (4/07)	)		DO	Cument	1 0	gc I (	л 4т			
					ruptcy ( t of Illino					Voluntar	y Petition
Name of Debt Hall, Marcy	*	vidual, enter Last, Firs	t, Middle)	:		Name	of Joint I	Debtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						es used by the d, maiden, and		in the last 8 years ):			
Last four digits xxx-xx-271		Sec./Complete EIN or o	other Tax	ID No. (if mo	ore than one, state	all) Last f	our digits	of Soc. Sec./C	Complete EIN	or other Tax ID No.	(if more than one, state al
Street Address of Debtor (No. and Street, City, and State): 745 Allen Ave South Beloit, IL				Street	Address	of Joint Debto	r (No. and St	reet, City, and State):	ZIP Code		
County of Resi Winnebago		of the Principal Place	of Busines		ZIP Code 61080	Count	ty of Resid	dence or of the	Principal Pl	ace of Business:	Zii code
Mailing Addre	ss of Deb	tor (if different from st	reet addre	ss):		Mailii	ng Addres	ss of Joint Deb	tor (if differe	nt from street address	):
Location of Pri	incipal As	ssets of Business Debto	or	Γ	ZIP Code	_					ZIP Code
		address above):									
☐ Individual ( See Exhibit) ☐ Corporation ☐ Partnership ☐ Other (If de	(Check of includes at D on page on (include of bottom is not	rganization)	Sin in 1 Rai Sto Cor Cle Oth  Det	ulth Care Buggle Asset R 1 U.S.C. § Iroad ckbroker nmodity Buggring Bank er  Tax-Exc (Check bootor is a tax er Title 26	eal Estate as of 101 (51B)	nization States	defin	the pter 7 pter 9 pter 11 pter 12	Petition is Fi	bus for	Recognition eeding Recognition
attach signe is unable to	to be paid ed applica pay fee o waiver rec	Filing Fee (Check of hed in installments (application for the court's corexcept in installments. quested (applicable to tion for the court's cor	able to incisideration Rule 1006 chapter 7 i	certifying (b). See Off ndividuals	that the debto icial Form 3A. only). Must	r Check	Debtor is if: Debtor's to inside all applie A plan i	is a small busing is not a small busing is not a small busing saggregate no ers or affiliates cable boxes:  s being filed wances of the pla	ncontingent I ) are less that  with this petiti an were solici	s defined in 11 U.S.C. or as defined in 11 U. iquidated debts (exclus \$2,190,000.	S.C. § 101(51D).  Iding debts owed  one or more
☐ Debtor esti	mates that mates that se no fund	ive Information t funds will be available t, after any exempt pro ls available for distribu	perty is ex	cluded and	administrativ				1	S SPACE IS FOR COUR	
1- 49 Estimated Asse	50- 99 □	100- 200- 199 999	1000- 5,000	5001- 10,000	10,001- 25,000	25,001- 50,000	100,001 100,000				
\$0 to \$10,000 Estimated Liab		\$10,001 to \$100,000		0,001 to nillion		0,001 to million		More than \$100 million			
\$0 to \$50,000		\$50,001 to \$100,000		0,001 to		0,001 to million		More than \$100 million			

Case 07-71102 Doc 1 Filed 05/04/07 Entered 05/04/07 10:07:34 Desc Main Page 2 of 41 Document Official Form 1 (4/07) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Hall, Marcy J (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: Wisconsin 12/31/89 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10O) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Andrew K. Weiss # May 4, 2007 (Date) Signature of Attorney for Debtor(s) Andrew K. Weiss # 6284233 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

possession was entered, and

after the filing of the petition.

Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual

Date

prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Marcy J Hall		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.

  □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed

through the agency no later than 15 days after your bankruptcy case is filed.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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# Official Form 1, Exh. D (10/06) - Cont. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable]

statement.] [Must be accompanied by a motion for determination by the court.]

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Marcy J Hall

Marcy J Hall

Date: May 4, 2007

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Form 6-Summary (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Marcy J Hall		Case No		
-		Debtor			
			Chapter	7	

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	15,930.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		73.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		38,758.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			380.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,498.00
Total Number of Sheets of ALL Schedules		19			
	To	otal Assets	15,930.00		
			Total Liabilities	38,831.00	

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Official Form 6 - Statistical Summary (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Marcy J Hall		Case No.	
_		Debtor ,		
			Chapter	7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	73.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	73.00

#### State the following:

Average Income (from Schedule I, Line 16)	380.00
Average Expenses (from Schedule J, Line 18)	1,498.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	422.00

#### State the following:

_ state the roll wing.		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	73.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		38,758.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		38,758.00

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Form	B64
(10/0	-> 0.

In re	Marcy J Hall	Case No
		, Debtor

#### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	--	---	--	----------------------------

None

Sub-Total > 0.00 (Total of this page)

 $Total > \hspace{1.5cm} 0.00$ 

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Form B6B (10/05)

In re	Marcy J Hall	Case No.	
_		Debtor	

#### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial	Check	ing account with First American Credit Union	-	250.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Saving	s Account With First American Credit Union	-	25.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
٠.	Household goods and furnishings, including audio, video, and computer equipment.	X			
	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
ó.	Wearing apparel.	misc c	lothers	-	700.00
	Furs and jewelry.	X			
١.	Firearms and sports, photographic, and other hobby equipment.	X			
١.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
0.	Annuities. Itemize and name each issuer.	X			
			(Tot	Sub-Tota al of this page)	al > 975.00

2 continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Marcy J Hall	Case No.

### Debtor

### SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property		Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemptio
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	Pen	sion through employer		-	12,500.00
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х				
14.	Interests in partnerships or joint ventures. Itemize.	X				
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Χ				
16.	Accounts receivable.	Χ				
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.		tor received a tax refund of \$71.00 in 2007. nt it on daily necessities.	Debtor	-	0.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
				(Total o	Sub-Tota f this page)	al > 12,500.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Marcy J Hall	Case No.

#### Debtor

#### SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Χ			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Χ			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	Х			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	0 <sup>.</sup>	1 Dodge Ram 35,000 miles o-owned with separated Husband	-	2,455.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	Χ			
29.	Machinery, fixtures, equipment, and supplies used in business.	Χ			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	Χ			
33.	Farming equipment and implements.	Χ			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 2,455.00 (Total of this page)

Total >

15,930.00

Sheet  $\underline{2}$  of  $\underline{2}$  continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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Form B6C (4/07)

■ 11 U.S.C. §522(b)(3)

01 Dodge Ram 35,000 miles

Co-owned with separated Husband

In re	Marcy J Hall	Case No.
		Debtor

#### SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. 8522(b)(2)	

Current Value of Property Without Value of Specify Law Providing Each Exemption Description of Property Claimed Exemption Deducting Exemption Checking, Savings, or Other Financial Accounts, Certificates of Deposit Checking account with First American Credit Union 735 ILCS 5/12-1001(b) 250.00 250.00 Savings Account With First American Credit Union 735 ILCS 5/12-1001(b) 25.00 25.00 Wearing Apparel 700.00 misc clothers 735 ILCS 5/12-1001(a) 700.00 Interests in an Education IRA or under a Qualified State Tuition Plan 12,500.00 Pension through employer 735 ILCS 5/12-1006 12,500.00 Other Liquidated Debts Owing Debtor Including Tax Refund Debtor received a tax refund of \$71.00 in 2007. 735 ILCS 5/12-1001(b) 71.00 0.00 Debtor spent it on daily necessities. Automobiles, Trucks, Trailers, and Other Vehicles

735 ILCS 5/12-1001(c)

735 ILCS 5/12-1001(b)

Total: 16,001.00 18,385.00

2,400.00

55.00

4,910.00

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Official Form 6D (10/06)

In re	Marcy J Hall	Case No
-	•	Debtor ,

#### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITORIC NAME		C Husband, Wife, Joint, or Community C U					AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C H W	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXF - ZG E Z	UNLLQULDATED	D I SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				┰	T E			
			Value \$		D			
Account No.								
			Value \$					
Account No.		$\vdash$	value \$	Н		Н		
			Value \$					
Account No.								
		L	Value \$			Ц		
_0 continuation sheets attached		Subtotal (Total of this page)						
			(Report on Summary of Sci		ota ule		0.00	0.00

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Official Form 6E (4/07)

In re	Marcy J Hall	Case No
-		Debtor ,

#### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.  The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).  If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H." "W." "J." or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labele
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. $11 \text{ U.S.C.} \ 507(a)(3)$ .
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. \$ 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Official Form 6E (4/07) - Cont.

In re	Marcy J Hall	Case No.
•		, Debtor

#### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NL I QUI DATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. xxx-xx-2718 06 Back taxes Illinois Department of Revenue 0.00 **Bankruptcy Section** 100 W Randolph St Level 7-425 Chicago, IL 60106 73.00 73.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 1 continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 73.00 73.00 0.00 (Report on Summary of Schedules) 73.00 73.00

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Official Form 6F (10/06)

In re	Marcy J Hall	Case No.	
-	<u> </u>	 ,	

#### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community		C	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C N H	CONSIDERATION FOR CLAIM. IF C	CLAIM	NT I NG EN	UNLIQUIDAT	I SPUTED	AMOUNT OF CLAIM
Account No. xxx-xx-2718			06		T	TED		
Account Solutions Group LLC 205 Bryant Woods South Buffalo, NY 14228		-	Colleciton notice For HSBC			D		0.00
Account No. xxx-xx-2718	$\dashv$	t	06			t		
Advanced Call Center Technologies PO Box 8417 Gray, TN 37615		-	Collection notice For FIA Card Services					0.00
Account No. xxxxxxxxxx3082		ł	04			_		0.00
AT&T Broadband P.O. Box 600 Portage, IN 46368		-	Utility					
								159.00
Account No. xxxxxxxx6719  Bank Of America Po Box 1598 Norfolk, VA 23501		-	Opened 8/05/04 Last Active 8/27/06 CreditCard					2,078.00
_6 continuation sheets attached				S (Total of th		tota pag		2,237.00

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Official Form 6F (10/06) - Cont.

In re	Marcy J Hall	Case No.
_		Debtor

	С	Ни	sband, Wife, Joint, or Community	1	С	Ιυ	П	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	)	CONTINGEN	UNLIGUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx0001			Opened 8/30/02 Last Active 7/19/05		Т	T E D		
Barclays Bank Delaware 1007 N Orange St Wilmington, DE 19801		-	CreditCard					0.00
Account No. xxx4084-RWK			06				H	
Bolgrien, Koepke & Kimes SC 542 E Grand Ave Beloit, WI 53511		-	Collection					
								1,716.00
Account No. xxxxxxxx2825  Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060		-	Opened 11/01/99 Last Active 8/11/06 CreditCard					2,056.00
Account No. xxxxxxxxxx4357			Opened 7/03/06 Last Active 11/19/06					
Chase 800 Brooksedge Blvd Westerville, OH 43081		-	CreditCard					250.00
Account No. xxxxxxxxxxx3692			Opened 7/30/05 Last Active 11/19/06					
Chase 800 Brooksedge Blvd Westerville, OH 43081		-	CreditCard					0.00
Sheet no. 1 of 6 sheets attached to Schedule of		_		Sı	ubt	tota	ıl	4.022.00
Creditors Holding Unsecured Nonpriority Claims			(To	tal of th	is	pag	ge)	4,022.00

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Official Form 6F (10/06) - Cont.

In re	Marcy J Hall	Case No.
_		Debtor

	<u></u>		sband, Wife, Joint, or Community		_	U	ь	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIS SUBJECT TO SETOFF, SO STATE	D AIM	COZH_ZGWZ	021-00-04-ш0	ローのPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx2124			Opened 7/28/00 Last Active 8/10/06		Т	TE		
Chase-bp 800 Brooksedge Blvd Westerville, OH 43081		-	CreditCard	_		D		493.00
Account No. x1362			Opened 7/01/00 Last Active 4/01/04					
Citi-bp Oil P O Box 15687 Wilmington, DE 19850		-	CreditCard					0.00
Account No. xxxxxxxx1082			Opened 4/23/04 Last Active 11/12/05					0.00
Citifinancial Retail S Po Box 22066 Tempe, AZ 85285		-	ChargeAccount					0.00
Account No. xxxxx8001			Opened 5/01/06 Last Active 7/01/06					0.00
Collection 360 Merrimack St Lawrence, MA 01843		-	Us Cellular W Wisc 778					370.00
Account No. xxxxxxxxxxx7979			Opened 11/03/99 Last Active 2/01/03					
Consecofin 345 St Peter/900 Landmk Saint Paul, MN 55102		_	ChargeAccount					0.00
Sheet no. 2 of 6 sheets attached to Schedule of				Su	ıbt	ota	1	000.00
Creditors Holding Unsecured Nonpriority Claims			(To	otal of th	is 1	pag	e)	863.00

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Official Form 6F (10/06) - Cont.

In re	Marcy J Hall	Case No	
_		Debtor ,	

CDEDITORIC MAME	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	LAIM	ONTINGEN	I QU I D	ISPUTED	AMOUNT OF CLAIM
Account No. xxx-xx-2718  Creditors Interchange 80 Holtz Drive Buffalo, NY 14225		-	06 Collection notice For Chase		T T	T E D		0.00
Account No. xxx3-278  Daley-Murphy-Wisch & Associates 2355 Cranston Road Beloit, WI 53511		-	06 Collection					6,400.00
Account No. xxxxxxxx3030  Discover Fin Pob 15316 Wilmington, DE 19850		-	Opened 3/07/04 Last Active 11/30/06 CreditCard					6,995.00
Account No. xxxxxxxxxxxx0351  Fashion Bug/soanb 1103 Allen Dr Milford, OH 45150		_	Opened 4/16/98 Last Active 3/28/99 CreditCard					0.00
Account No. xxxxxxxx3136  Gemb/avb Brandsource Po Box 981439 El Paso, TX 79998		-	Opened 3/07/04 Last Active 3/21/06 ChargeAccount					0.00
Sheet no. <u>3</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(**	S Total of tl		tota pag		13,395.00

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Official Form 6F (10/06) - Cont.

In re	Marcy J Hall	Case No	
_		Debtor ,	

	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLAIMS IS SUBJECT TO SETOFF, SO STATI	ID AIM E.	) O Z H L Z G E Z E E E E E E E E E E E E E	DZL_QD_DAFWD		AMOUNT OF CLAIM
Account No. xxxxxx1162			Opened 4/18/04 Last Active 8/09/06		Ť	T E		
Hsbc Nv Po Box 19360 Salinas, CA 93901		-	CreditCard	_		D		2,993.00
Account No. xxxxxxxx1743			Opened 4/14/04 Last Active 7/31/06					<u>`</u>
Hsbc/bstby Pob 15521 Wilmington, DE 19805		-	ChargeAccount					
								5,546.00
Account No. xxxxxxxxxxx9936  Hsbc/elder Po Box 15221 Wilmington, DE 19850		-	Opened 12/16/94 Last Active 2/25/05 ChargeAccount					0.00
Account No. xxxxxxxxxxx6471			Opened 11/03/99 Last Active 8/09/06					
Hsbc/mnrds 90 Christiana Rd New Castle, DE 19720		-	ChargeAccount					1,257.00
Account No. xxxxxxxx4174			Opened 3/18/05 Last Active 2/14/06		-			,
Lowes/mbga Po Box 103065 Roswell, GA 30076		_	ChargeAccount					0.00
Sheet no. 4 of 6 sheets attached to Schedule of				Su	ıbt	ota	l	0.706.00
Creditors Holding Unsecured Nonpriority Claims			(T	Total of thi	is p	oag	e)	9,796.00

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Official Form 6F (10/06) - Cont.

In re	Marcy J Hall	Case No.
_		Debtor

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	C	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N T I N G E N		D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx-xx-2718			06	T	E		
Northland Group PO Box 390905 Edina, MN 55439		-	Collection notice For Capital One				0.00
Account No. xxxxx7995	-		06	_	+	-	0.00
Omnium Worldwide Inc 7820 E Broadway Blvd Suite 200 Tucson, AZ 85710		-	Notice Only - Collection Agency for Creditor				0.00
Account No. xxxxxxxxxx4624			Opened 8/05/04 Last Active 8/14/06		+		
Rbs Nb Cc 1000 Lafayette Blvd Bridgeport, CT 06604		-	CreditCard				3,593.00
Account No. xxx-xx-2718			06	$\dashv$		+	,,,,,,,,
Richard J. Boudreau & Associates 5 Industruial Way Salem, NH 03097		-	Collection notice For Royal Bank of Scotland NB				0.00
Account No. xxx-xx-2718			06		-		0.00
Royal Bank of Scottland NB c/o Richard J. Boudreau Associates 5 Industial Way Salem, NH 03079		-	Collection				4,852.00
Sheet no5 _ of _6 _ sheets attached to Schedule of				Sul	atot	 a1	1,002.00
Creditors Holding Unsecured Nonpriority Claims			(Total				8,445.00

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Official Form 6F (10/06) - Cont.

In re	Marcy J Hall	Case No	
_		Debtor	

CREDITOR'S NAME,	C	Hu	usband, Wife, Joint, or Community	CO	U	ļ	7	
AND MAILING ADDRESS	CODEBTOR	Н	DATE CLAIM WAS INCLIDED AND	C O N T	ĮË	I S	3	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	1	١'n		ایًا	
AND ACCOUNT NUMBER	0	C	IS SUBJECT TO SETOFF, SO STATE.	N G		- 1 ⊢	- 1	AMOUNT OF CLAIM
(See instructions above.)	R	ľ		G E N	D A			
Account No. xxx-xx-2718			06	Т	T		ſ	
	1		Collection notice		E D		Ц	
Total Debt Management			For Capital One Bank					
P.O. Box 6700		-						
Norcross, GA 30091								
								0.00
Account No. xxx-xx-2718	┢	╁	06	+	╁	╁	+	
Account ivo. XXX-XX-27 TO	ł		Collection notice					
United Recovery Systems			For HSBC					
PO Box 722929		l_						
Houston, TX 77272								
Tiousion, 1X 77272								
								0.00
								0.00
Account No. xxx-xx-2718			06					
	1		Collection notice					
West Asset Management			For AT&T					
PO Box 2548		-						
Sherman, TX 75091								
								0.00
Account No.	t	T		+	T	T	1	
	1							
Account No.	╁	H		+	╁	+	+	
Account 110.	1				1			
	1				1			
	1				1			
	1				1			
	1				1			
					1			
					<u> </u>		+	
Sheet no. 6 of 6 sheets attached to Schedule of Subtotal						0.00		
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge)	) [	
				7	Γot	al		
			(Report on Summary of S	che	lul	es)	)	38,758.00

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Form B6G (10/05)

In re	Marcy J Hall	Case No.
		Debtor

#### SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

\_\_\_\_ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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Form	B61
(10/0/	

In re	Marcy J Hall	Case No
•		Debtor

#### SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Official Form 6I (10/06)

In re	Marcy J Hall		Case No.	
		Debtor(s)		

#### SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, upless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child

Debtor's Marital Status:	DEPENDENTS OF D				
Married	RELATIONSHIP(S): None.	AGE(S):	:		
Employment:	DEBTOR		SPOUSE		
Occupation	Customer Service				
Name of Employer	West Telemarketing LP	Seperated			
How long employed	1 year				
Address of Employer	11330 IH 10 West Woodway Parkway San Antonio, TX 78249				
INCOME: (Estimate of average	ge or projected monthly income at time case filed)		DEBTOR		SPOUSE
	, and commissions (Prorate if not paid monthly)	\$ _	422.00	\$	0.00
2. Estimate monthly overtime		\$_	0.00	\$ <u> </u>	0.00
3. SUBTOTAL		\$_	422.00	\$	0.00
4. LESS PAYROLL DEDUCT	IONS				
a. Payroll taxes and social		\$	42.00	\$	0.00
b. Insurance		\$ <b>-</b>	0.00	\$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify):		\$ -	0.00	\$	0.00
		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$_	42.00	\$	0.00
6. TOTAL NET MONTHLY T	TAKE HOME PAY	\$_	380.00	<b>\$</b>	0.00
7. Regular income from operat	ion of business or profession or farm (Attach detailed star	tement) \$ _	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$ _	0.00	\$	0.00
or that of dependents listed		's use \$ _	0.00	\$	0.00
11. Social security or governme (Specify):		\$	0.00	Φ	0.00
(Specify).		-	0.00	\$ <del>-</del>	0.00
12. Pension or retirement incom	me	- ° -	0.00	\$ <del>-</del>	0.00
13. Other monthly income		Ψ_	0.00	Ψ	0.00
(Specify):		\$	0.00	\$	0.00
X 1 · J//		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13	\$_	0.00	\$_	0.00
15. AVERAGE MONTHLY IN	NCOME (Add amounts shown on lines 6 and 14)	\$_	380.00	\$	0.00
	MONTHLY INCOME: (Combine column totals lebtor repeat total reported on line 15)		\$	380.0	)0

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Official	Form	<b>6T</b>	(10/06)

In re	Marcy J Hall	Case No.	
		Debtor(s)	

### SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

	is schedule by estimating the aver te any payments made bi-weekly,				amily at time
☐ Check this be expenditures labe	oox if a joint petition is filed and deled "Spouse."	lebtor's spouse maintains a	separate household. Comp	plete a separa	ite schedule of
1. Rent or home	e mortgage payment (include lot re	ented for mobile home)		\$	194.00
	ate taxes included?	Yes	No _X_	<u> </u>	
	nsurance included?	Yes	No X		
2. Utilities:	a. Electricity and heating fuel	165	110	\$	160.00
	b. Water and sewer			\$	0.00
	c. Telephone			\$	144.00
	d. Other Cable			\$	45.00
3. Home mainte	enance (repairs and upkeep)			\$	0.00
4. Food				\$	300.00
5. Clothing				\$	20.00
6. Laundry and	dry cleaning			\$	50.00
7. Medical and				\$	30.00
	on (not including car payments)			\$	250.00
	lubs and entertainment, newspape	ers, magazines, etc.		\$	100.00
10. Charitable c				\$	0.00
11. Insurance (n	not deducted from wages or includ	led in home mortgage payr	ments)		
`	a. Homeowner's or renter's		,	\$	0.00
	b. Life			\$	0.00
	c. Health			\$	0.00
	d. Auto			\$	170.00
	0.1			\$	0.00
12. Taxes (not d	e. Otherleducted from wages or included i	in home mortgage paymen	ts)	· <del></del>	
	(Specify)		/	\$	0.00
13. Installment j	payments: (In chapter 11, 12, and	1 13 cases, do not list paym	ents to be included in the	·	
F/	a. Auto			\$	0.00
	b. Other			\$	0.00
				\$	0.00
	d Othor			\$	0.00
1/1 Alimony m	aintenance, and support paid to of	there		<u>*</u>	0.00
	or support of additional dependent			\$ <del></del>	0.00
	enses from operation of business,		detailed statement)	\$ <del></del>	0.00
17. Other Pers		profession, or farm (attack	detailed statement)	\$ <del></del>	35.00
Other	Jonal Greening			\$	0.00
and, if applicable 19. Describe any	MONTHLY EXPENSES (Total le, on the Statistical Summary of cy increase or decrease in expenditing of this document:	Certain Liabilities and Rel	ated Data.)	\$	1,498.00
				<u> </u>	
	NT OF MONTHLY NET INCOM			Φ.	222.22
	onthly income from Line 15 of Sci			\$	380.00
	onthly expenses from Line 18 abo	ve		\$	1,498.00
c. Monthly ne	et income (a. minus b.)			\$	-1,118.00

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Official Form 6-Declaration. (10/06)

#### **United States Bankruptcy Court** Northern District of Illinois

In re	Marcy J Hall			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION OF				
	I declare under penalty of perjury  21 sheets [total shown on summary p.knowledge, information, and belief.				
Date	May 4, 2007	Signature	/s/ Marcy J Hall Marcy J Hall Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Official Form 7 (04/07)

#### **United States Bankruptcy Court** Northern District of Illinois

In re	Marcy J Hall	cy J Hall			
		Debtor(s)	Chapter	7	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments. transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the auestion.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 1Î U.S.C. § 101.

#### 1. Income from employment or operation of business

None 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$36,159.00	SOURCE Employment income - 2005
\$21,596.00	includes separated, non-filing spouse Employment income - 2006
\$1,833.96	includes separated, non-filing spouse Employment income - 2007 year-to-date
	Debtor only

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$37.00	SOURCE Taxable interest - 2005
\$5,761.00	includes separated, non-filing spouse Unemployment compensation - 2005
\$17.00	includes separated, non-filing spouse Tax exempt interest - 2006
\$4,762.00	includes separated, non-filing spouse Unemployment compensation - 2006

#### 3. Payments to creditors

None

#### Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

includes separated, non-filing spouse

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR
DATE OF PAYMENT
AMOUNT PAID
OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

DISPOSITION

3

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN Marcy J. Hall 746 Allen South Beloit, IL 61080

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

Debtor is the administrator of her

father's estate

DATE OF

Winnebago County, Rockford, IL

In re: Donald Lounsdury

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DATE OF

ORDER

12/04

DESCRIPTION AND VALUE OF GIFT

DESCRIPTION AND VALUE OF

no assets, final reprot is pending

**PROPERTY** 

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT. AMOUNT OF MONEY NAME AND ADDRESS NAME OF PAYOR IF OTHER OR DESCRIPTION AND VALUE THAN DEBTOR OF PROPERTY OF PAYEE Legal Helpers 2006 \$1500

20 W. Kinzie Suite 1300 Chicago, IL 60610

Credit Infonet 2006 \$159

4540 Honeywell Ct Dayton, OH 45424-5760

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

AMOUNT OF MONEY OR DESCRIPTION AND

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DATE(S) OF VALUE OF PROPERTY OR DEBTOR'S INTEREST DEVICE

TRANSFER(S) IN PROPERTY

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None 1 ist old

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both

spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME kris Kuykendall

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

GOVERNMENTAL UNIT NOTICE LAW

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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

I.D. NO. **ADDRESS** 

**BEGINNING AND** NATURE OF BUSINESS

**ENDING DATES** 

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 4, 2007

Signature /s/ Marcy J Hall

Marcy J Hall

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

#### United States Bankruptcy Court Northern District of Illinois

		Northern Distr	rict of Illinois			
In re	Marcy J Hall			Case No.		
		De	btor(s)	Chapter	7	
	CHAPTER 7 INDI	VIDUAL DEBTOR	R'S STATEME	NT OF INT	ENTION	
	I have filed a schedule of assets and liabi	lities which includes debts	secured by property	of the estate.		
	I have filed a schedule of executory contra	acts and unexpired leases w	which includes perso	nal property sub	ject to an unexpi	ired lease.
	I intend to do the following with respect t	to property of the estate wh	ich secures those de	bts or is subject	to a lease:	
Descrip	otion of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
-NON	1 2			· ·		(1)
Descrip Propert -NON		Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
Date	May 4, 2007	Ma	/ Marcy J Hall arcy J Hall			

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United States Bankruptcy Court	
<b>Northern District of Illinois</b>	

In re	Marcy J Ha	all			Case No.		
				Debtor(s)	Chapter	7	
	Ι	DISCLOSURE (	F COMPENS	ATION OF ATTOR	NEY FOR DI	EBTOR(S)	
	compensation pa	aid to me within one ye	ear before the filing	2016(b), I certify that I am of the petition in bankruptcy, or in connection with the bank	or agreed to be pa	id to me, for services rendere	d that d or to
	For legal se	ervices, I have agreed to	o accept		\$	1,500.00	
	Prior to the	filing of this statemen	t I have received		\$	1,500.00	
	Balance Du	ıe			\$	0.00	
2.	The source of the	e compensation paid to	me was:				
		Debtor		Other (specify):			
3.	The source of co	empensation to be paid	to me is:				
		Debtor		Other (specify):			
	firm.  I have ag A copy of the In return for the a. Analysis of the Preparation ac. Representation and I (Other provisting Negotian By agreement we Represent financian motion	greed to share the above agreement, together above-disclosed fee, I he debtor's financial sign of filing of any petition of the debtor at the sions as needed] ations with secured of the debtor at the debtor of the debtor at the debtor of the debtor al management courses pursuant to 11 US	e-disclosed compens with a list of the nar have agreed to render that it is not render in the second	sation with any other person or person mes of the people sharing in the relegal service for all aspects and advice to the debtor in deterent of affairs and plan which and confirmation hearing, and to market value; exemption to market value; exemption to the relegation of the following geability actions, any docurrent are credit repair, judicial avoidance of liens on hous preparation and filing of recent the release of the	ns who are not mer he compensation is s of the bankruptcy ermining whether t may be required; id any adjourned h on planning as no service: ment retrieval ser lien avoidances, sehold goods, reli	nbers or associates of my law attached.  case, including: o file a petition in bankruptcy earings thereof; eded.  vices, credit counseling an preparation and filing of ef from stay actions, motion	firm.
	I certify that the	foregoing is a complet	e statement of any a	greement or arrangement for	payment to me for	representation of the debtor(	s) in
this b	ankruptcy proce	eeding.					
Date	d: <u>May 4, 20</u>	007		/s/ Andrew K. Weiss Andrew K. Weiss # Legal Helpers, PC 20 W. Kinzie 13th Floor Chicago, IL 60610 (312) 467-0004 Fa	6284233	2	

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured

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**B 201** (04/09/06)

Andrew K. Weiss # 6284233

obligations.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

X /s/ Andrew K. Weiss #

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date				
Address:						
20 W. Kinzie						
13th Floor						
Chicago, IL 60610						
(312) 467-0004						
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Marcy J Hall	X _/s/ Marcy J Hall	May 4, 2007				
Printed Name(s) of Debtor(s)	Signature of Debtor	Date				
Case No. (if known)	X					
	Signature of Joint Debtor (if any)	Date				

May 4, 2007

#### United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Marcy J Hall		Case No.	
		Debtor(s)	Chapter 7	
	V	ERIFICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	34
	The above-named Debtor( (our) knowledge.	s) hereby verifies that the list of credi	tors is true and correct to t	he best of my
Date:	May 4, 2007	/s/ Marcy J Hall  Marcy J Hall  Signature of Debtor		

Marcy J Hall Case 07-71102 Doc 1 Files 05/04/07 Entered 05/04/07 10: 07/04/07 Desc Main 745 Allen Ave South Beloit, IL 61080

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